

**Information to identify the case:**

Debtor 1	<u>Michael L. Nirdlinger</u>	Social Security number or ITIN	xxx-xx-7355
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn Nirdlinger</u>	Social Security number or ITIN	xxx-xx-8065
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-10890-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael L. Nirdlinger

Dawn Nirdlinger  
aka Dawn Stanwood

4/11/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael L. Nirdlinger  
 Dawn Nirdlinger  
 Debtors

Case No. 13-10890-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db/jdb +Michael L. Nirdlinger, Dawn Nirdlinger, 326 Virginia Drive, Browns Mills, NJ 08015-5335  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 513616085 +Ars Account Resolution, 1801 Nw 66th Ave Ste 200, Plantation, FL 33313-4571  
 513616090 Consecofin, 345 St Peter/900 Landmk, Saint Paul, MN 55102  
 513616091 +High Point Insurance Co. c/o, Christopher S. Lipari, Esq., 1301 South Main Street,  
 Pleasantville, NJ 08232-3511  
 513913117 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 513616093 +New Century financial c/o, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 513616095 +Virtua West Jersey Health System, c/o Lee Dennison, P.C., 231 High Street,  
 Mount Holly, NJ 08060-1450  
 514329576 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Apr 12 2019 00:10:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 12 2019 00:09:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513754642 EDI: AIS.COM Apr 12 2019 03:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 513616086 EDI: BANKAMER.COM Apr 12 2019 03:28:00 Bank Of America, N.A., 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 513616087 +EDI: CAPITALONE.COM Apr 12 2019 03:28:00 Capl/Polrs, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 513653165 +EDI: BASSASSOC.COM Apr 12 2019 03:28:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 513616088 +EDI: CHASE.COM Apr 12 2019 03:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513616089 +EDI: CITICORP.COM Apr 12 2019 03:28:00 Citi/Shell, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 513616092 +EDI: IIC9.COM Apr 12 2019 03:28:00 Ic Systems Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 513616094 +EDI: VERIZONCOMB.COM Apr 12 2019 03:28:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225  
 513616097 EDI: WFFC.COM Apr 12 2019 03:28:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701  
 514341601 +EDI: WFFC.COM Apr 12 2019 03:28:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,  
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 513935504 +EDI: BASSASSOC.COM Apr 12 2019 03:28:00 eCAST Settlement Corp.,  
 Assignee of Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo Bank, N.A.  
 514491934\* +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,  
 Fort Mill, SC 29715-7203  
 513616096 ##+Wells Fargo c/o, Zucker, Goldberg & Ackerman, 200 Sheffield St., Ste. 101, PO box 1024,  
 Mountainside, NJ 07092-0024

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Apr 11, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Nicholas V. Rogers on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com  
Warren S. Jones, Jr. on behalf of Joint Debtor Dawn Nirdlinger email@warrensjones.com,  
r46134@notify.bestcase.com;robert@warrensjones.com  
Warren S. Jones, Jr. on behalf of Debtor Michael L. Nirdlinger email@warrensjones.com,  
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 7